

In re:  
 Joseph Dennis Catanese  
 Cathy Louise Catanese  
 Debtors

Case No. 14-11963-amc  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Sep 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2019.

db/jdb +Joseph Dennis Catanese, Cathy Louise Catanese, 104 Slate Ridge Road,  
 Coatesville, PA 19320-1670  
 13268503 +Sadsbury Township, c/o Robert T. McClintock, Esq., LAMB McERLANE,  
 24 E. Market Street PO Box 565, West Chester, PA 19381-0565  
 13328461 +The Chester County Hospital, c/o Tabas & Rosen, P.C., 1601 Market Street, Suite 2300,  
 Philadelphia, PA 19103-2306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Sep 07 2019 02:46:08 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2019 02:45:39  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2019 02:45:54 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13272549 EDI: AIS.COM Sep 07 2019 06:38:00 American InfoSource LP as agent for,  
 T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13294648 +EDI: AISACG.COM Sep 07 2019 06:38:00 Capital One Auto Finance, c/o AIS Portfolio Services,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 13379298 EDI: RESURGENT.COM Sep 07 2019 06:38:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of OSI Portfolio Services, Inc., Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13379300 EDI: RESURGENT.COM Sep 07 2019 06:38:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 13573227 +EDI: AISACG.COM Sep 07 2019 06:38:00 NCEP, LLC, by AIS Data Services, LP as agent,  
 PO Box 165028, Irving, TX 75016-5028  
 13309727 +E-mail/Text: bankruptcygroup@peco-energy.com Sep 07 2019 02:45:23 PECO Energy Company,  
 Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
 13379305 +EDI: RESURGENT.COM Sep 07 2019 06:38:00 PYOD, LLC its successors and assigns as assignee,  
 of Plains Commerce Bank, Resurgent Capital Services, PO Box 19008,  
 Greenville, SC 29602-9008  
 13301618 +E-mail/Text: csc.bankruptcy@amwater.com Sep 07 2019 02:46:23 Pennsylvania American Water,  
 PO Box 578, Alton, IL 62002-0578  
 13360028 EDI: Q3G.COM Sep 07 2019 06:38:00 Quantum3 Group LLC as agent for,  
 Worldwide Asset Purchasing II LLC, PO Box 788, Kirkland, WA 98083-0788  
 14201223 +E-mail/Text: bknotices@snscc.com Sep 07 2019 02:46:22  
 US Bank NA Trust, Trustee of Tiki Series III Trust, c/o SN Servicing Corp., 323 5th Street,  
 Eureka, CA 95501-0305  
 13296334 E-mail/Text: electronicbkydocs@nelnet.net Sep 07 2019 02:45:48 US Department of Education,  
 c/o Nelnet, 3015 South Parker Road, Suite 400, Aurora CO 80014-2904

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2019

Signature: /s/Joseph Speetjens

District/off: 0313-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2019 at the address(es) listed below:

ALLISON L. CARR on behalf of Creditor U.S. Bank Trust National Association, as Trustee of the Tiki Series III Trust acarr@tuckerlaw.com, agilbert@tuckerlaw.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as indenture trustee, for the CSMC 2014-RPL2 Trust, Mortgage-Backed Notes, debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor PRP III Chalet, LLC debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
DANIELLE BOYLE-EBERSOLE on behalf of MTGLQ Investor, LP c/o Rushmore Loan Management Services debersole@hoflawgroup.com, pfranz@hoflawgroup.com  
JOSEPH T. BAMBRICK, JR. on behalf of Joint Debtor Cathy Louise Catanese NO1JTB@juno.com  
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Joseph Dennis Catanese NO1JTB@juno.com  
KEVIN G. MCDONALD on behalf of Creditor ABS REO Trust bkgroup@kmlawgroup.com  
MATTEO SAMUEL WEINER on behalf of Creditor ABS REO Trust bkgroup@kmlawgroup.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for Christiana Trust, a division of Wilmington Savings Fund Society, FSB, as indenture trustee, for the CSMC 2014-RPL2 Trust, Mortgage-Backed Notes, mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.  
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1 Joseph Dennis Catanese  
First Name Middle Name Last Name  
Debtor 2 Cathy Louise Catanese  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **14-11963-amc**

Social Security number or ITIN **xxx-xx-0302**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-5856**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph Dennis Catanese  
dba Catman Sports, Inc.

Cathy Louise Catanese

9/5/19

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**